

Information to identify the case:

Debtor 1

Kelly M. Cooper

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8813

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Western District of Texas

Case number: 23-10503-smr

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Kelly M. Cooper
dba Palms Over Pines10/13/23**For the
court:**Barry D. Knight
Clerk of the Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Texas

In re:
Kelly M. Cooper
Debtor

Case No. 23-10503-smr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-1
Date Rcvd: Oct 13, 2023

User: admin
Form ID: 318

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Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2023:

Recip ID	Recipient Name and Address
db	+ Kelly M. Cooper, 1210 Gingerlily Cove, Austin, TX 78745-3812
18494256	Clinical Pathology Assc., P.O. Box 141699, Austin, TX 78714-1699
18494260	St. David's Heart & Vascular PLLC, PO Box 848, Brentwood, TN 37024-0848
18494265	Texas Workforce Commission, P.O. Box 149352, Austin, TX 78714-9352

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRNOSHEROW.COM	Oct 14 2023 02:08:00	Randolph N Osherow, 342 W Woodlawn, Suite 100, San Antonio, TX 78212-3314
ust	+ Email/Text: ustpreregion07.au.ecf@usdoj.gov	Oct 13 2023 22:12:00	United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450
18494254	EDI: CAPITALONE.COM	Oct 14 2023 02:08:00	Capital One, PO Box 60519, City of Industry, CA 91716-0519
18517624	+ EDI: AIS.COM	Oct 14 2023 02:08:00	Capital One N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
18517047	EDI: CAPITALONE.COM	Oct 14 2023 02:08:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
18494257	^ MEBN	Oct 13 2023 22:06:00	Comenity -, PO Box 650968, Dallas, TX 75265-0968
18494255	EDI: JPMORGANCHASE	Oct 14 2023 02:08:00	Chase, P.O. Box 15123, Wilmington, DE 19850
18514289	+ Email/Text: RASEBN@raslg.com	Oct 13 2023 22:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
18494258	Email/Text: EBN@Mohela.com	Oct 13 2023 22:11:00	MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
18494259	^ MEBN	Oct 13 2023 22:05:59	Nordstrom Card Services, PO Box 100135, Columbia, SC 29202-3135
18512774	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2023 22:12:54	St Davids Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
18494261	+ Email/PDF: HCABKNotifications@resurgent.com	Oct 13 2023 22:12:47	St. David's Medical Center, PO Box 740794, Cincinnati, OH 45274-0794
18494262	+ EDI: RMSC.COM	Oct 14 2023 02:08:00	Synchrony Bank/ Care Credit, PO Box 71715, Philadelphia, PA 19176-1715
18494263	EDI: RMSC.COM		

District/off: 0542-1
Date Rcvd: Oct 13, 2023

User: admin
Form ID: 318

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Total Noticed: 19

18494264 EDI: RMSC.COM

Oct 14 2023 02:08:00 Synchrony Bank/Lowe's, PO Box 669807, Dallas, TX 75266-0759

Oct 14 2023 02:08:00 Synchrony Bank/Paypal, PO Box 71707, Philadelphia, PA 19176-1707

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
Elizabeth June Hickson	on behalf of Debtor Kelly M. Cooper lizhickson@hicksonlawpc.com igotnotices@hicksonlawpc.com;HicksonLawPC@jubileebk.net
Randolph N Osherow	rosherow@hotmail.com rosherow@ecf.axosfs.com
United States Trustee - AU12	ustpreion07.au.ecf@usdoj.gov

TOTAL: 3